



Order Filed on May 25, 2018 by  
Clerk U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
**Caption in Compliance with D.N.J. LBR 9004-1(b)**

805643  
PHELAN HALLINAN DIAMOND & JONES, PC  
400 Fellowship Road, Suite 100  
Mt. Laurel, NJ 08054  
856-813-5500  
Attorneys for WELLS FARGO BANK, NA

In Re:

VANESSA JONES

Case No: 18-12395 - JNP

Judge: JERROLD N. POSLUSNY  
JR.

Chapter: 13

**ORDER RESPECTING REQUEST FOR  
EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: May 25, 2018**

  
\_\_\_\_\_  
Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

The court having granted the Notice of Request for Loss Mitigation filed by VANESSA JONES, on 03/03/2018, and a Request for

☐ Extension of the 90 day Loss Mitigation Period having been filed by \_\_\_\_\_, and for good cause shown

☒ Early Termination of the Loss Mitigation Period having been filed by WELLS FARGO BANK, NA, and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including \_\_\_\_\_,

The Loss Mitigation Period is terminated effective immediately.

Upon termination, any adequate protection payment allowed by prior court order or Chapter 13 Plan provision is hereby vacated and the debtor is required to resume making payments at the contract rate.

The debtor is also required to cure any post-petition arrears that may have been incurred due to tendering a payment amount less than the contract rate.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Vanessa Jones  
Debtor

Case No. 18-12395-JNP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 25, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 27, 2018.

db +Vanessa Jones, 121 Isabella Dr., Glassboro, NJ 08028-3436

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 27, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmil@standingtrustee.com, summarymail@standingtrustee.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Lease Trust kmcdonald@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com  
Raymond Shockley, Jr on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com  
Sherri J. Braunstein on behalf of Creditor WELLS FARGO BANK, NA nj.bkecf@fedphe.com,  
nj.bkecf@fedphe.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Victor Druziako on behalf of Debtor Vanessa Jones bkdruziako@aol.com

TOTAL: 8